

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			AK	35.00%	35.00%	02/05/02	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1997	N/A			AR	35.00%	35.00%	12/03/01	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1998	N/A			AZ	35.00%	35.00%	04/24/02	07/22/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			CO	35.00%	35.00%	12/21/01	06/03/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			DC	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			DE	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			FL	45.00%	35.00%	12/20/01	03/11/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			GA	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			HI	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	COMP NTQ	1996	N/A			IA	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			ID	35.00%	35.00%	12/10/02	01/20/03
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			IL	35.00%	35.00%	01/30/02	03/18/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1995	N/A			KY	35.00%	35.00%	01/23/02	06/03/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			LA	35.00%	35.00%	10/17/01	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1997	N/A			MD	35.00%	20.00%	05/14/02	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			MI	35.00%	35.00%	11/20/01	04/01/02

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
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Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			MO	35.00%	35.00%	01/15/02	05/20/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			MS	35.00%	25.00%	02/25/02	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			MT	35.00%	35.00%	10/17/01	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			NC	35.00%	35.00%	01/07/02	03/18/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			NE	35.00%	35.00%	12/18/01	04/01/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			NH	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			NM	35.00%	35.00%	12/03/01	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			NV	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			OH	35.00%	35.00%	10/23/01	01/07/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			OK	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1998	N/A			PA	35.00%	25.00%	12/17/01	02/11/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1997	N/A			SD	35.00%	35.00%	10/31/01	05/20/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			SD	35.00%	35.00%	10/31/01	05/20/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			TN	35.00%	35.00%	02/20/02	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1997	N/A			TX	35.00%	35.00%	02/27/02	04/15/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1997	N/A			UT	35.00%		Pending	

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Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1995	N/A			VA	35.00%	35.00%	03/25/02	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			VT	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1998	N/A			WA	35.00%	17.00%	01/02/02	03/18/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1998	N/A			WI	35.00%	35.00%	10/23/01	04/22/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			WV	35.00%	35.00%	12/14/01	07/29/02
Penn Treaty Network America Life Insurance Company	2400	Individual	NFR NTQ	1996	N/A			WY	35.00%	35.00%	10/16/01	07/29/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			AK	41% avg.	41% avg.	11/27/01	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			AR	41% avg.	41% avg.	12/03/01	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1998	N/A			AZ	41% avg.	41% avg.	06/26/02	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1998	N/A		CA	CA	33% avg.	25.00%	10/25/01	11/26/01
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			CO	41% avg.	41% avg.	12/21/01	06/03/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			DC	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			DE	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1998	N/A			FL	41% avg.	38.5% avg.	12/20/01	03/11/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			GA	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			HI	41% avg.		Pending	

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Penn Treaty Network America Life Insurance Company	2600	Individual	HCO NTQ	1997	N/A			IA	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			ID	41% avg.	41% avg.	03/12/03	TBA
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			IL	41% avg.	41% avg.	01/30/02	03/18/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			KY	41% avg.	41% avg.	01/23/02	07/08/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			LA	41% avg.	41% avg.	10/17/01	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1998	N/A			MD	41% avg.	20.00%	05/14/02	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			MI	41% avg.	41% avg.	11/20/01	04/08/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			MO	41% avg.	41% avg.	01/15/02	06/03/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			MS	41% avg.	25.00%	05/01/02	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			MT	41% avg.	41% avg.	11/28/01	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			NC	41% avg.	34.9% avg.	03/11/02	05/20/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			NE	41% avg.	41% avg.	12/19/01	04/15/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			NH	33% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			NM	41% avg.	41% avg.	09/23/02	12/09/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			NV	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			OH	41% avg.	41% avg.	10/23/01	02/25/02

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Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			OK	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			OR	33% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1998	N/A			PA	41% avg.	41% avg.	12/07/01	02/11/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			SC	41% avg.	41% avg.	10/30/01	07/08/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			SD	41% avg.	41% avg.	12/17/01	TBA
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			SD	41% avg.	41% avg.	12/17/01	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			TN	41% avg.	41% avg.	05/03/02	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	NFR NTQ	1997	N/A			TX	41% avg.	41% parity	02/27/02	06/03/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			UT	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			VA	41% avg.	41% avg.	03/25/02	10/28/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1996	N/A			VT	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			WA	33% avg.	25.50%	01/09/02	03/18/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1998	N/A			WI	48.00%	48.00%	10/23/01	04/22/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1997	N/A			WV	41% avg.	41% avg.	01/03/02	08/12/02
Penn Treaty Network America Life Insurance Company	2600	Individual	COMP NTQ	1999	N/A			WY	41% avg.	41% avg.	01/08/02	08/12/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			AR	35.00%	35.00%	12/03/01	07/29/02

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Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			AZ	35.00%	35.00%	04/24/02	07/22/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			CO	35.00%	35.00%	12/21/01	06/03/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			DC	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			DE	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			FL	45.00%	35.00%	12/20/01	03/11/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			GA	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			HI	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			IA	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			ID	35.00%	35.00%	12/10/02	01/20/03
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			IL	35.00%	35.00%	01/30/02	03/18/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1996	N/A			KY	35.00%	35.00%	01/23/02	06/03/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			LA	35.00%	35.00%	10/17/01	07/29/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			MD	35.00%	20.00%	05/14/02	07/29/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1996	N/A			MI	35.00%	35.00%	11/20/01	04/01/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			MO	35.00%	35.00%	01/15/02	05/20/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			MS	35.00%	25.00%	02/25/02	07/29/02

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Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			MT	35.00%	35.00%	10/17/01	07/29/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			NC	35.00%	35.00%	01/07/02	03/18/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			NE	35.00%	35.00%	12/18/01	04/01/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			NH	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			NM	35.00%	35.00%	12/03/01	07/29/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			NV	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			OH	35.00%	35.00%	10/23/01	01/07/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			OK	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			PA	35.00%	25.00%	12/17/01	02/11/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			SD	35.00%	35.00%	10/31/01	05/20/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			SD	35.00%	35.00%	10/31/01	05/20/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			TN	35.00%	35.00%	02/20/02	07/29/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1998	N/A			UT	35.00%		Pending	
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			VA	35.00%	35.00%	03/25/02	07/29/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			WA	35.00%	17.00%	01/02/02	03/18/02
Penn Treaty Network America Life Insurance Company	6000	Individual	NFR TQ	1997	N/A			WV	35.00%	35.00%	12/14/01	07/29/02

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Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			AR	41% avg.	41% avg.	12/03/01	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			AZ	41% avg.	41% avg.	06/26/02	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A		CA	CA	33% avg.	25.00%	10/25/01	11/26/01
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			CO	41% avg.	41% avg.	12/21/01	06/03/02
Penn Treaty Network America Life Insurance Company	6500	Individual	NFR TQ	1997	N/A			DC	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			DE	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	6500	Individual	NFR TQ	1997	N/A			FL	41% avg.	38.5% avg.	12/20/01	03/11/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			GA	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			HI	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			ID	41% avg.	41% avg.	03/12/03	TBA
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			IL	41% avg.	41% avg.	01/30/02	03/18/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			KY	41% avg.	41% avg.	01/23/02	07/08/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			LA	41% avg.	41% avg.	10/17/01	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			MD	41% avg.	20.00%	05/14/02	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			MI	41% avg.	41% avg.	11/20/01	04/08/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			MO	41% avg.	41% avg.	01/15/02	06/03/02

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Penn Treaty Network America Life Insurance Company	6500	Individual	NFR NTQ	1996	N/A			MT	41% avg.	41% avg.	11/28/01	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			NC	41% avg.	34.9% avg.	03/11/02	05/20/02
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Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			NH	33% avg.		Pending	
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			NM	41% avg.	41% avg.	09/23/02	12/09/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			NV	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			OH	41% avg.	41% avg.	10/23/01	02/25/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			OK	41% avg.		Pending	
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Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			SD	41% avg.	41% avg.	12/17/01	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	NFR NTQ	1996	N/A			TN	41% avg.	41% avg.	05/03/02	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			UT	41% avg.		Pending	
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			VA	41% avg.	41% avg.	03/25/02	10/28/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			VT	41% avg.		Pending	

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N/A - Not Available by the company.

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Individual Policies

2002 Long-Term Care Rate Guide
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Individual Policy Forms

Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Penn Treaty Network America Life Insurance Company	6500	Individual	NFR TQ	1999	N/A			WA	33% avg.	25.50%	01/09/02	03/18/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1998	N/A			WI	48.00%	48.00%	10/23/01	04/22/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			WV	41% avg.	41% avg.	01/03/02	08/12/02
Penn Treaty Network America Life Insurance Company	6500	Individual	COMP TQ	1997	N/A			WY	41% avg.	41% avg.	01/08/02	08/12/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			AZ	15.00%	15.00%	02/22/02	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			CO	15.00%	15.00%	12/21/01	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			DE	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			GA	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			ID	15.00%	15.00%	06/20/02	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			IL	15.00%	15.00%	01/30/02	03/18/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			KY	15.00%	15.00%	01/23/02	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			LA	15.00%	15.00%	10/17/01	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			MI	15.00%	15.00%	11/20/01	04/01/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			MO	15.00%	15.00%	01/15/02	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	NFR TQ	1997	N/A			MS	15.00%	15.00%	02/25/02	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			NC	15.00%	15.00%	01/07/02	03/18/02

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Individual Policies

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Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			NE	15.00%	15.00%	11/28/01	04/08/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			NM	15.00%	15.00%	12/03/01	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			NV	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			OH	15.00%	15.00%	10/23/01	02/18/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			OK	15.00%	15.00%	10/25/01	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			PA	15.00%	15.00%	11/29/01	02/25/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			SD	15.00%	15.00%	10/31/01	TBA
Penn Treaty Network America Life Insurance Company	6700	Individual	NFR TQ	1997	N/A			SD	15.00%	15.00%	10/31/01	07/29/02
Penn Treaty Network America Life Insurance Company	6700	Individual	NFR TQ	1997	N/A			TN	20.00%	20.00%	06/21/02	06/21/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			UT	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1997	N/A			VA	15.00%	15.00%	12/06/01	03/25/02
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			VT	15.00%			
Penn Treaty Network America Life Insurance Company	6700	Individual	HCO TQ	1998	N/A			WI	15.00%	15.00%	10/23/01	04/22/02
Penn Treaty Network America Life Insurance Company	HHC	Individual	HCO NTQ	1989	N/A			MD	13.00%	13.00%	05/27/93	07/07/93
Penn Treaty Network America Life Insurance Company	HHC-2	Individual	HCO NTQ	1988	N/A			AZ	10.00%	10.00%	08/18/94	11/18/94
Penn Treaty Network America Life Insurance Company	HHC-2	Individual	HCO NTQ	1987	N/A			FL	18.00%	18.00%	01/07/93	03/15/93

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Individual Policies

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Penn Treaty Network America Life Insurance Company	HHC-2	Individual	HCO NTQ	1987	N/A			FL	10.00%	10.00%	02/21/95	04/24/95
Penn Treaty Network America Life Insurance Company	HHC-2	Individual	HCO NTQ	1987	N/A			FL	15.00%	15.00%	12/26/95	07/15/96
Penn Treaty Network America Life Insurance Company	HHC-2	Individual	HCO NTQ	1987	N/A			FL	50.00%	50.00%	12/20/01	01/13/03
Penn Treaty Network America Life Insurance Company	HHC-2	Individual	HCO NTQ	1988	N/A			PA	8.00%	8.00%	10/01/93	11/01/93
Penn Treaty Network America Life Insurance Company	HHC-4	Individual	HCO NTQ	1989	N/A			NM	13.00%	13.00%	07/27/93	09/07/93
Penn Treaty Network America Life Insurance Company	HHC92	Individual	HCO NTQ	1992	N/A			FL	50.00%	50.00%	12/20/01	01/13/03
Penn Treaty Network America Life Insurance Company	HHC94(CA)	Individual	HCO NTQ	1994	N/A		CA	CA	15.00%	15.00%	04/10/99	08/17/00
Penn Treaty Network America Life Insurance Company	HHC94(CA)	Individual	HCO NTQ	1994	N/A		CA	CA	20.00%	20.00%	10/16/97	05/04/98
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			AR	15.00%	15.00%	12/03/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			AZ	15.00%	15.00%	02/22/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			CO	15.00%	15.00%	12/21/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			DC	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			DE	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			GA	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1992	N/A			HI	15.00%	15.00%	03/27/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	NFR NTQ	1997	N/A			IA	15.00%		Pending	

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Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			ID	15.00%	15.00%	06/20/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			IL	15.00%	15.00%	01/30/02	03/18/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			KY	15.00%	15.00%	01/23/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			LA	15.00%	15.00%	10/17/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			MI	15.00%	15.00%	11/20/01	04/01/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			MO	15.00%	15.00%	01/15/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			MS	15.00%	15.00%	02/25/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			MT	15.00%	15.00%	10/17/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			NC	15.00%	15.00%	01/07/02	03/18/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			NE	15.00%	15.00%	11/28/01	04/08/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			NH	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			NM	15.00%	15.00%	12/03/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			NV	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			OH	15.00%	15.00%	10/23/01	02/18/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			OK	15.00%	15.00%	10/25/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			PA	15.00%	15.00%	11/29/01	02/25/02

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Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			SC	15.00%	15.00%	10/30/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			SD	15.00%	15.00%	10/31/01	TBA
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			SD	15.00%	15.00%	10/31/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			TN	20.00%	20.00%	06/21/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			UT	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			VA	15.00%	15.00%	12/06/01	03/25/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			VT	15.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			WI	15.00%	15.00%	10/23/01	04/22/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1998	N/A			WV	15.00%	15.00%	12/14/01	07/29/02
Penn Treaty Network America Life Insurance Company	IL2	Individual	HCO NTQ	1997	N/A			WY	15.00%	15.00%	01/08/02	07/29/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			AK	10.00%	10.00%	02/26/97	06/23/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			AK	25.00%	25.00%	02/05/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1997	N/A			AR	25.00%	25.00%	12/03/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			AZ	10.00%	10.00%	04/09/97	09/08/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			AZ	25.00%	25.00%	01/15/02	04/15/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			CO	25.00%	25.00%	12/21/01	08/19/02

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Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			DC	10.00%	10.00%	10/10/97	Not Pursued
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			FL	18.00%	10.00%	12/18/97	04/27/98
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			GA	10.00%	10.00%	05/20/97	04/27/98
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			GA	25.00%	25.00%	05/16/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			HI	10.00%	10.00%	02/03/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			IA	10.00%		02/05/97	06/30/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	NFR NTQ	1995	N/A			IA	25.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			ID	25.00%	20.00%	03/01/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			IL	10.00%	10.00%	02/28/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			IL	25.00%	25.00%	01/30/02	07/01/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			KY	10.00%	10.00%	03/13/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			KY	25.00%	25.00%	01/23/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			LA	10.00%	10.00%	02/04/97	06/30/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			LA	25.00%	25.00%	10/17/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			MD	10.00%	10.00%	03/07/97	09/08/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			MD	25.00%	20.00%	04/17/02	08/19/02

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Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			MI	10.00%	10.00%	02/04/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			MI	25.00%	25.00%	11/20/01	07/01/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			MO	25.00%	25.00%	01/15/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			MS	10.00%	10.00%	02/25/97	08/18/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			MS	25.00%	25.00%	02/25/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			MT	10.00%	10.00%	02/06/97	08/18/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			MT	25.00%	25.00%	10/17/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			NC	25.00%	25.00%	01/07/02	07/01/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			NE	10.00%	10.00%	03/12/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			NE	25.00%	25.00%	11/28/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			NM	10.00%	10.00%	04/03/97	08/18/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			NM	25.00%	25.00%	12/03/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			NV	10.00%	10.00%	03/12/97	08/18/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			NV	25.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			OH	10.00%	10.00%	02/14/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			OH	25.00%	25.00%	10/23/01	02/25/02

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Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			OK	10.00%	10.00%	02/04/97	08/18/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			OK	25.00%	25.00%	04/23/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			OR	25.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL94	Individual	COMP NTQ	1994	N/A			PA	10.00%	10.00%	04/11/97	09/08/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			PA	25.00%	25.00%	11/29/01	02/25/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			SD	10.00%	10.00%	07/23/97	07/27/98
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			SD	25.00%	25.00%	10/31/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			TN	10.00%	10.00%	02/07/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			TN	25.00%	20.00%	06/21/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			TN	10.00%	10.00%	02/07/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			TX	10.00%	10.00%	03/10/97	08/18/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			TX	25.00%	25.00%	02/27/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			UT	25.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			VA	25.00%	25.00%	05/10/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1998	N/A			VT	10.00%	10.00%	03/24/97	09/08/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			WA	10.00%	10.00%	07/30/97	05/04/98

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
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Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			WA	25.00%		Pending	
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			WI	10.00%	10.00%	02/04/98	05/04/98
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1995	N/A			WI	25.00%	25.00%	10/23/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1996	N/A			WV	25.00%	25.00%	12/14/01	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			WY	10.00%	10.00%	02/04/97	11/07/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1994	N/A			WY	25.00%	25.00%	01/08/02	08/19/02
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1996	N/A			NH	10.00%	10.00%	02/24/97	09/15/97
Penn Treaty Network America Life Insurance Company	IL94	Individual	HCO NTQ	1996	N/A			NH	25.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC	Individual	NFR NTQ	1988	N/A			OH	10.00%	10.00%	08/09/94	11/14/94
Penn Treaty Network America Life Insurance Company	LTC-1	Individual	NFR NTQ	1988	N/A			FL	10.00%	8.00%	11/09/95	12/27/95
Penn Treaty Network America Life Insurance Company	LTC-1	Individual	NFR NTQ	1988	N/A			FL	35.00%	35.00%	12/20/01	TBA
Penn Treaty Network America Life Insurance Company	LTC-1, 2 or 3	Individual	NFR NTQ	1988	N/A			AZ	10.00%	10.00%	08/26/94	11/18/94
Penn Treaty Network America Life Insurance Company	LTC-1, 2 or 3	Individual	NFR NTQ	1988	N/A			MD	10.00%	10.00%	07/19/94	09/24/94
Penn Treaty Network America Life Insurance Company	LTC-300	Individual	NFR NTQ	1968	N/A	Midland Insurance Company		FL	35.00%	35.00%	12/20/01	01/13/03
Penn Treaty Network America Life Insurance Company	LTC-400	Individual	NFR NTQ	1968	N/A	Midland Insurance Company		FL	35.00%	35.00%	12/20/01	01/13/03
Penn Treaty Network America Life Insurance Company	LTC91	Individual	HCO NTQ	1992	N/A			AK	40.00%	40.00%	02/05/02	08/19/02

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Company	Policy Form	Policy Type	Policy Category	Date Policy Form Sold	Date Acquired	Company from which Policy Form was Acquired	Sold in CA	Sold In Other States	Rate Increase Requested (in percentage)	Rate Increase Approved (in percentage)	Date Premium Rate Increase Approved	1st Date Increase Was Issued to a Policyholder
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			AK	10.00%	10.00%	08/14/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			AK	10.00%	10.00%	01/26/99	05/04/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1993	N/A			AZ	40.00%	40.00%	01/14/02	04/15/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A		CA	CA	10.00%	10.00%	10/16/97	05/04/98
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A		CA	CA	40.00%	25.00%	10/25/01	12/31/01
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			CO	10.00%	10.00%	01/08/97	03/31/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			CO	40.00%	40.00%	12/21/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			DC	10.00%	10.00%	02/14/97	Not Pursued
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			DE	10.00%	10.00%	08/19/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			DE	10.00%	10.00%	02/28/99	05/04/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			DE	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			FL	10.00%	10.00%	01/30/97	04/30/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			FL	40.00%	35.00%	12/20/01	03/11/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			GA	10.00%	10.00%	09/06/96	04/30/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			HI	10.00%	10.00%	08/13/96	Not Pursued
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			IA	10.00%	10.00%	03/16/99	06/01/99

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Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			IA	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			ID	10.00%	10.00%	10/18/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			ID	10.00%	10.00%	02/04/99	05/04/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			ID	40.00%	40.00%	03/01/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			IL	40.00%	40.00%	01/30/02	07/01/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			IL	10.00%	10.00%	03/04/98	05/04/98
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			KY	10.00%	10.00%	01/26/99	04/12/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			KY	40.00%	40.00%	01/23/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			LA	10.00%	10.00%	08/08/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			LA	40.00%	40.00%	10/17/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MD	10.00%	10.00%	02/11/99	05/04/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MD	40.00%	20.00%	02/06/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1993	N/A			MI	10.00%	10.00%	09/06/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1993	N/A			MI	40.00%	40.00%	11/20/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MO	10.00%	10.00%	08/20/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MO	10.00%	10.00%	10/14/97	05/04/98

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Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MO	40.00%	40.00%	01/15/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MS	40.00%	25.00%	02/25/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MT	10.00%	10.00%	08/08/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			MT	40.00%	40.00%	10/17/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			NC	10.00%	10.00%	10/15/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			NC	40.00%	40.00%	01/07/02	07/01/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			NE	10.00%	10.00%	09/19/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			NE	40.00%	40.00%	11/28/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			NM	40.00%	40.00%	12/03/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1993	N/A			NV	10.00%	10.00%	12/03/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1993	N/A			NV	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			OH	10.00%	10.00%	09/10/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			OH	10.00%	10.00%	10/21/97	05/04/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			OH	40.00%	40.00%	10/23/01	01/21/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			OK	40.00%	40.00%	04/23/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1991	N/A			PA	10.00%	10.00%	01/06/99	03/27/99

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Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1991	N/A			PA	40.00%	40.00%	11/29/01	02/25/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			SD	10.00%	10.00%	01/29/99	04/12/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			SD	40.00%	40.00%	10/31/01	07/01/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			TN	10.00%	10.00%	08/23/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			TN	40.00%	40.00%	02/20/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			TN	10.00%	10.00%	08/23/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			TN	40.00%	40.00%	02/20/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			TX	10.00%	10.00%	09/26/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			TX	10.00%	10.00%	10/07/97	05/04/98
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			TX	40.00%	40.00%	02/20/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			UT	10.00%	10.00%	07/29/99	Not Pursued
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			UT	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			VA	40.00%	40.00%	05/10/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			VT	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1993	N/A			WA	10.00%	10.00%	08/08/97	07/08/98
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1993	N/A			WA	40.00%	17.50%	01/02/02	TBA

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Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			WI	10.00%	10.00%	08/12/96	03/05/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			WY	10.00%	10.00%	08/12/96	03/15/97
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			WY	10.00%	10.00%	01/29/99	05/04/99
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			WY	40.00%	40.00%	01/08/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC91	Individual	NFR NTQ	1992	N/A			GA	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC92	Individual	NFR NTQ	1993	N/A			OR	10.00%	10.00%	02/02/93	Not Pursued
Penn Treaty Network America Life Insurance Company	LTC92	Individual	NFR NTQ	1993	N/A			OR	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC92	Individual	NFR NTQ	1993	N/A			TX	10.00%	10.00%	01/20/97	06/15/97
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1995	N/A			AZ	40.00%	40.00%	01/15/02	04/15/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1992	N/A		CA	CA	40.00%	25.00%	10/25/01	12/31/01
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			CO	40.00%	40.00%	12/21/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			FL	40.00%	35.00%	12/20/01	03/11/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			GA	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1995	N/A			IA	40.00%		Pending	
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1995	N/A			IL	40.00%	40.00%	01/30/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			KY	40.00%	40.00%	01/23/02	08/19/02

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Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			MD	40.00%	20.00%	02/06/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	NFR NTQ	1994	N/A			MI	40.00%	40.00%	11/20/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			MO	40.00%	40.00%	01/15/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			MS	40.00%	25.00%	02/25/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1995	N/A			NC	40.00%	40.00%	01/07/02	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			NE	40.00%	40.00%	12/18/01	08/19/02
Penn Treaty Network America Life Insurance Company	LTC94	Individual	COMP NTQ	1994	N/A			NV	40.00%		Pending	

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